

United States Bankruptcy Court
District of NevadaIn re:
JENNIFER K PEPPARD
DebtorCase No. 19-51121-btb
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0978-3

User: youngbloo
Form ID: 309APage 1 of 1
Total Noticed: 20

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.

db
10936621 +JENNIFER K PEPPARD, 1605 WEDEKIND RD, D, RENO, NV 89512-2409
10936622 +Ad Astra Rec, 7330 West 33rd Street, Wichita, KS 67205-9369
10936623 +Ars, 1801 NW 66th Ave Suite 200, Fort Lauderdale, FL 33313-4571
10936624 +Court Order Debt Collection, Po Box 1328, Rancho Cordova, CA 95741-1328
10936625 +Hlsnevada, 7625 Dean Martin Drive, Las Vegas, NV 89139-5974
10936626 +Hsp Clct Svc, 816 S Center St, Reno, NV 89501-2306
10936628 +Kravitz Schnitzer And Johnson Chtd, 8985 South Eastern Avenue, Las Vegas, NV 89123-4851
10936629 +Lassen Works, 1616 Chestnut Street, Susanville, CA 96130-3720
10936630 +Ntl Bus Fctr, 969 Mica Dr, Carson City, NV 89705-7170
10936633 +Sherriff Commission, 911 East Musser Street, Carson City, NV 89701-3706
10936634 +Silver Terrace Apt, 1611 Wedekind Road, Reno, NV 89512-2646
10936635 +Sparks Radiology Group, Po Box 21209, Reno, NV 89515-1209
10936636 Us Dept Ed, 101 Marietta Tower, Atlanta, GA 30323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BCWLOVATO.COM Sep 21 2019 07:18:00 CHRISTINA W. LOVATO, P.O. BOX 18417,
RENO, NV 89511-0417
ust +E-mail/Text: USTPRegion17.RE.ECF@usdoj.gov Sep 21 2019 03:30:03 U.S. TRUSTEE - RN - 7,
300 BOOTH STREET, STE 3009, RENO, NV 89509-1362
10936622 +E-mail/Text: banko@acsnv.com Sep 21 2019 03:30:23 Allied Coll,
3080 S Durango Dr Suite 208, Las Vegas, NV 89117-9194
10936627 +E-mail/Text: bpcsbk@gmail.com Sep 21 2019 03:30:36 Hospital Collection Services,
816 South Center Street, Reno, NV 89501-2306
10936632 +E-mail/Text: bankruptcy@speedyinc.com Sep 21 2019 03:29:54 Rapid Cash,
690 East Prater Way, Sparks, NV 89431-4680
10936631 +E-mail/Text: correspondence@revsolve.com Sep 21 2019 03:30:46 Revsolveinc,
1395 N Hayden Rd, Scottsdale, AZ 85257-3769
10936637 +EDI: VERIZONCOMB.COM Sep 21 2019 07:18:00 Verizon Wireless, Po Box 489,
Newmark, NJ 07101-0489

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

CHRISTINA W. LOVATO trustee@lovatoatt.net, NV26@ecfcbis.com
U.S. TRUSTEE - RN - 7 USTPRegion17.RE.ECF@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1 **JENNIFER K PEPPARD**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **District of Nevada**

Case number: **19-51121-btb**

Social Security number or ITIN **xxx-xx-7622**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **7 9/20/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	JENNIFER K PEPPARD	
2. All other names used in the last 8 years	aka JENNIFER KAY CASTODIO	
3. Address	1605 WEDEKIND RD, D RENO, NV 89512	
4. Debtor's attorney Name and address	JENNIFER K PEPPARD 1605 WEDEKIND RD, D RENO, NV 89512	Contact phone None Email: NONE
5. Bankruptcy trustee Name and address	CHRISTINA W. LOVATO P.O. BOX 18417 RENO, NV 89511	Contact phone (775) 851 1424

For more information, see page 2 >

Debtor **JENNIFER K PEPPARD**Case number **19-51121-btb**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	300 Booth Street Reno, NV 89509	Office Hours: 9:00 AM – 4:00 PM Contact phone: (775) 326–2100 Date: 9/20/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 17, 2019 at 03:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 300 Booth Street, Room 3087, Reno, NV 89509
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/16/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	